Case 08-15747 Doc 1 Filed 06/19/08 Entered 06/19/08 13:44:08 Desc Main Document Page 1 of 13

United States Bankruptcy Court Northern District of Illinois						Volun	tary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Alexander, Bonnie L				of Joint De	ebtor (Spouse) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					used by the J maiden, and		in the last 8 yea):	rs
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all) xxx-xx-8162	yer I.D. (ITIN) No./C	Complete EII	N Last for	our digits or e than one, s	f Soc. Sec. or tate all)	Individual-	Taxpayer I.D. (I	TIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 550 West Surf Street Apt 201				Street Address of Joint Debtor (No. and Street, City, and State):				
Chicago, IL ZIP Code 60657								ZIP Code
County of Residence or of the Principal Place of Business: Cook				y of Reside	nce or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from stre	et address):		Mailir	ng Address	of Joint Debt	or (if differe	nt from street ad	ldress):
	Г	ZIP Code	4					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			•					•
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check ☐ Health Care Bus ☐ Single Asset Re in 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other ☐ Tax-Exer	al Estate as 01 (51B) oker mpt Entity , if applicable, exempt orga	nization	defined	the I er 7 er 9 er 11 er 12	Petition is Fi	a Foreign Main hapter 15 Petitic a Foreign Nonr e of Debts k one box)	box) on for Recognition
Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				one box: Debtor is Debtor is if: Debtor's a to insiders	a small busin not a small be aggregate nor s or affiliates) ble boxes:	Chapter 11 ess debtor as usiness debto acontingent l are less than	Debtors s defined in 11 to a defined in iquidated debts n \$2,190,000.	J.S.C. § 101(51D). 11 U.S.C. § 101(51D). (excluding debts owed
ander orgined appreciation for the county const	deration. See official	rom 3B.		Acceptano		n were solici		From one or more 1126(b).
Statistical/Administrative Information ** □ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt propethere will be no funds available for distribution	erty is excluded and	secured crea administrativ	litors.		29023 ***	THIS	S SPACE IS FOR (COURT USE ONLY
1- 50- 100- 200- 1 49 99 199 999 5	1,000- 5,001- 5,000 10,000	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 to million	1,000,001 \$10,000,001 0 \$10 to \$50 nillion million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$	1,000,001 \$10,000,001 to \$50	\$50,000,001	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion			

Case 08-15747 Doc 1 Filed 06/19/08 Entered 06/19/08 13:44:08 Desc Main Document Page 2 of 13

Page 2 Name of Debtor(s): Voluntary Petition Alexander, Bonnie L (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Lorraine M. Greenberg ARDC No.: June 18, 2008 Signature of Attorney for Debtor(s) Lorraine M. Greenberg ARDC No.: 03129023 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 13 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Bonnie L Alexander

Signature of Debtor Bonnie L Alexander

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 18, 2008

Date

Signature of Attorney*

X /s/ Lorraine M. Greenberg ARDC No.:

Signature of Attorney for Debtor(s)

Lorraine M. Greenberg ARDC No.: 03129023

Printed Name of Attorney for Debtor(s)

Lorraine Greenberg and Associates LLC

Firm Name

20 E. Jackson Blvd. Suite 800 Chicago, IL 60604

Address

Email: Igreenberg@greenberglaw.net

312-408-0007 Fax: 312-264-5620

Telephone Number

June 18, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Alexander, Bonnie L

Signatures

Signature of a Foreign Representative

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I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T	
·	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Bonnie L Alexander		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signatur	e of Debtor:	/s/ Bonnie L Alexander	
		Bonnie L Alexander	
Date: J	une 18, 2008		

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United States Bankruptcy Court
Northern District of Illinois

In re	Bonnie L Alexander		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPEN	SATION OF ATTOR	RNEY FOR DE	BTOR(S)
c	fursuant to 11 U.S.C. § 329(a) and Bankruptcy Rul ompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	ng of the petition in bankruptcy	, or agreed to be paid	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	3,500.00
	Prior to the filing of this statement I have received		\$	1,525.00
	Balance Due		\$	1,975.00
2. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. T	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. I	I have not agreed to share the above-disclosed compe	ensation with any other person i	unless they are meml	pers and associates of my law firm
	- Thave not agreed to share the above-discrosed compo	chisation with any other person (umess they are mem	or and associates of my law min.
[☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name			
a b c	n return for the above-disclosed fee, I have agreed to ren Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of credito [Other provisions as needed] preparing documents for filing bankrupt necessary, background check, possibly review of income to determine CMI and I advising client regarding reaffirmation a to avoid liens in personal property	ring advice to the debtor in determent of affairs and plan which is and confirmation hearing, an cy petition and schedules; verification of assets, and DMI, reviewing documents	ermining whether to may be required; d any adjourned hea ordering tax tran possibly verificat with client, attender	rings thereof; scripts, credit reports when ion of valuations of assets, ding meeting of creditors,
6. B	ry agreement with the debtor(s), the above-disclosed fee representation in any adversary proceed unless otherwise provided for in the Coucases, the following professional legal s fees are paid: 1) the preparation of and presentation of motions to avoid judicial in personal property.	ing unless specifically cor irt's Model Retention Agre ervices are not included u presentation of motion for	ntracted for and a ement mandated nless specifically redemption; 2) a	to be used in Chapter 13 contracted for and additional nd the preparation of and
		CERTIFICATION		
	certify that the foregoing is a complete statement of any unkruptcy proceeding.	agreement or arrangement for	payment to me for re	presentation of the debtor(s) in
Dated	June 18, 2008	/s/ Lorraine M. Gr	eenhera ARDC N	lo ·
Duicu		Lorraine M. Green	nberg ARDC No.:	03129023
		Lorraine Greenbe 20 E. Jackson Bly		s LLC
		Suite 800	ru.	
		Chicago, IL 60604		
		312-408-0007 Fax		
		lgreenberg@gree	nbergiaw.net	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

		/s/ Lorraine M. Greenberg ARDC	
Lorraine M. Greenberg ARDC No.: 03129023	X	No.:	June 18, 2008
Printed Name of Attorney		Signature of Attorney	Date
Address:		•	
20 E. Jackson Blvd.			
Suite 800			
Chicago, IL 60604			
312-408-0007			
Certificate I (We), the debtor(s), affirm that I (we) have received and		2 00001	
Bonnie L Alexander	X	/s/ Bonnie L Alexander	June 18, 2008
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	X		
		Signature of Joint Debtor (if any)	Date

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Bonnie L Alexander		Case No.	
		Debtor(s)	Chapter 13	
	VI	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	32
	The above-named Debtor(s (our) knowledge.) hereby verifies that the list of credit	tors is true and correct to t	he best of my

Capital One Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital One c/o Blatt, Hassenmiller et al 125 S Wacker Drive, Suite 400 Chicago, IL 60606

Capital One PO Box 30285 Salt Lake City, UT 84130-0285

Capital One PO Box 5294 Carol Stream, IL 60197-5294

Capital One PO Box 30281 Salt Lake City, UT 84130-0281

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Chicago Community Bank 1110 W. 35th Street Chicago, IL 60609

Cook County Collector 118 North Clark Street Room 112 Chicago, IL 60602-1395

Countrywide Home Loans
7105 Corporate Drive
Attn: Bankruptcy Unit PTX-32
Plano, TX 75024

Direct Merchants Bank Attn: Bankruptcy Dept Po Box 5246 Carol Stream, IL 60197 Discover P.O. Box 30395 Salt Lake City, UT 84130-0395

Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054

GE Money Bank Lenscrafters PO Box 960061 Orlando, FL 32896-0061

GE Money LOC PO Box 530913 Atlanta, GA 30353-0913

Gemb/ge Money Loc Attn: Bankruptcy Po Box 103106 Roswell, GA 30076

Gemb/lenscrafters Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

HFC P.O. Box 17574 Baltimore, MD 21297

HFC- Usa/Beneficial Attn: Bankruptcy 961 Weigel Dr Elmhurst, IL 60126

Internal Revenue Service Department of Treasury P.O. Box 21126 Philadelphia, PA 19114

Lenscrafters/GEMB PO Box 981400 El Paso, TX 79998 Lieberman Management Services Inc. 800 E. 55th Street Chicago, IL 60615

Lord & Taylor Po Box 981400 El Paso, TX 79998

Macy's PO Box 689195 Des Moines, IA 50368-9195

Macy's PO Box 183084 Columbus, OH 43218-3084

Macys Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30071

Metris PO Box 17313 Baltimore, MD 21297-1313

Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Sears/cbsd Po Box 20363 Kansas City, MO 64195

Target Nb Po Box 673 Minneapolis, MN 55440

Visdsnb Bankruptcy 6356 Corley Rd Norcross, GA 30071 WaMu PO Box 660433 Dallas, TX 75266-0433

Wash Mutual/Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603